

In re:
Lorenzo D. White
Roberta M. White
Debtors

Case No. 20-11102-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
Form ID: 309I

Page 1 of 2
Total Noticed: 30

Date Rcvd: Apr 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2020.

db/jdb +Lorenzo D. White, Roberta M. White, 413 Fern Street, Philadelphia, PA 19120-1813
14471548 +Aspen Coll, Pob 10689, Brooksville, FL 34603-0689
14471550 +Cap1/wmt, Po Box 30281, Salt Lake City, UT 84130-0281
14471554 +Comenitybank/caesars, Po Box 182789, Columbus, OH 43218-2789
14471558 +Comenitycb/myplacerwds, Po Box 182120, Columbus, OH 43218-2120
14471559 Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137
14490753 ++LCI, PO BOX 1931, BURLINGAME CA 94011-1931
(address filed with court: Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011)
14471561 +Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
14471562 +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180
14492403 +RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715-0200
14471564 +Roundpoint Mtg, 446 Wrenplace Road, Fort Mill, SC 29715-0200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mlee@margolisedelstein.com Apr 10 2020 04:49:37 GEORGETTE MILLER,
Margolis Edelstein, 100 Century Parkway, Suite 200, Mount Laurel, NJ 08054
tr +E-mail/Text: bncnotice@phl3trustee.com Apr 10 2020 04:51:45 WILLIAM C. MILLER, Esq.,
Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg E-mail/Text: megan.harper@phila.gov Apr 10 2020 04:51:11 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 10 2020 04:50:14
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 10 2020 04:50:58 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 10 2020 04:50:38 United States Trustee,
Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14471549 +EDI: TSYS2.COM Apr 10 2020 08:13:00 Barclays Bank Delaware, P.o. Box 8803,
Wilmington, DE 19899-8803
14471553 E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 10 2020 04:49:45 Citizens Bank,
1 Citizens Dr, Riverside, RI 02915
14475286 E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 10 2020 04:49:45 Citizens Bank N.A.,
One Citizens Bank Way, JCA115, Johnston, RI 02919
14471551 +EDI: CAPITALONE.COM Apr 10 2020 08:13:00 Capital One, Po Box 30281,
Salt Lake City, UT 84130-0281
14484226 +EDI: AIS.COM Apr 10 2020 08:13:00 Capital One N.A., 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901
14471552 +E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 10 2020 04:49:45 Citizens Bank,
1000 Lafayette Blvd, Bridgeport, CT 06604-4725
14471555 +EDI: WFNNB.COM Apr 10 2020 08:13:00 Comenitybank/ny&co, Po Box 182789,
Columbus, OH 43218-2789
14471556 +EDI: WFNNB.COM Apr 10 2020 08:13:00 Comenitycapital/biglot, Po Box 182120,
Columbus, OH 43218-2120
14471557 +EDI: WFNNB.COM Apr 10 2020 08:13:00 Comenitycb/boscov, Po Box 182120,
Columbus, OH 43218-2120
14490753 EDI: LCIFULLSRV Apr 10 2020 08:13:00 Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011
14471565 +EDI: RMSC.COM Apr 10 2020 08:13:00 Syncb/car Care Pep Boy, C/o Po Box 965036,
Orlando, FL 32896-0001
14471566 +EDI: RMSC.COM Apr 10 2020 08:13:00 Syncb/pc Richard, C/o Po Box 965036,
Orlando, FL 32896-0001
14471567 +E-mail/Text: bankruptcyleft@wyn.com Apr 10 2020 04:50:59 Wyndham Vaca,
10750 W Charleston Blvd, Las Vegas, NV 89135-1048
14471563 +EDI: WFFC.COM Apr 10 2020 08:13:00 raymour & flannigan, PO BOX 14517,
Des Moines, IA 50306-3517

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
14471560 ##Genises Networks Global Svc, 600 North Loop 1604 E, San Antonio, TX 78232-1268
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-2

User: Keith
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2020 at the address(es) listed below:

GEORGETTE MILLER on behalf of Debtor Lorenzo D. White mlee@margolisedelstein.com,
georgettemillerlaw@gmail.com; jcarlson@margolisedelstein.com; gmecfmail@gmail.com; smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemillerlaw.com
GEORGETTE MILLER on behalf of Joint Debtor Roberta M. White mlee@margolisedelstein.com,
georgettemillerlaw@gmail.com; jcarlson@margolisedelstein.com; gmecfmail@gmail.com; smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemillerlaw.com
REBECCA ANN SOLARZ on behalf of Creditor RoundPoint Mortgage Servicing Corporation
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

Information to identify the case:		
Debtor 1	Lorenzo D. White	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)	Roberta M. White	
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court	Eastern District of Pennsylvania	
Case number:	20-11102-amc	
Social Security number or ITIN xxx-xx-2947		
EIN -----		
Social Security number or ITIN xxx-xx-2811		
EIN -----		
Date case filed for chapter 13 2/22/20		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Lorenzo D. White	Roberta M. White
2. All other names used in the last 8 years		
3. Address	413 Fern Street Philadelphia, PA 19120	413 Fern Street Philadelphia, PA 19120
4. Debtor's attorney Name and address	GEORGETTE MILLER Margolis Edelstein 100 Century Parkway Suite 200 Mount Laurel, NJ 08054	Contact phone 856-323-1100 Email: mlee@margolisedelstein.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 4/9/20

****AMENDED MEETING NOTICE DUE TO CHANGE IN LOCATION****

For more information, see page 2

7. Meeting of creditors	April 29, 2020 at 10:30 AM	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 6/28/20 Filing deadline: 5/2/20 Filing deadline: 8/20/20
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	